

**Information to identify the case:**

Debtor 1	<b>Ruby S. Parrott</b>	Social Security number or ITIN	xxx-xx-9180
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-23810-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ruby S. Parrott

11/17/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ruby S. Parrott  
DebtorCase No. 14-23810-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 51

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Ruby S. Parrott, 1920 Maurice River Parkway, Vineland, NJ 08360-1976  
 aty +Phelan Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr Ameica's Servicing Company, PO Box 10388, Des Moines, IA 50306-0388  
 cr +First Niagara Bank NA, c/o Saldutti Law Group, Robert L. Saldutti, Esquire,  
 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511  
 cr +WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING C, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514899948 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 514899953 +Apex Asset, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
 514899954 +Balanced Healthcare Receivables LLC, PO Box 9577, Manchester, NH 03108-9577  
 514899957 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 514899962 +CVS/Caremark, PO Box 659539, San Antonio, TX 78265-9539  
 514899956 Center For Diagnostic Imaging, 1550 E Chestnut Ave, Vineland, NJ 08361  
 515048073 CitiFinancial Servicing LLC, P. O. Box 6043, Sioux Falls, SD 57117-6043  
 514899959 Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 517190739 +Credit Suisse First Boston Mortgage Securities, KML Law Group, P.C.,  
 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 514899961 +Cumberland Nephrology Assoc, 1318 South Main Road Building 4A, Vineland, NJ 08360-6516  
 514899964 +DCM Services LLC, 4150 Olson Memorial Hwy Ste 200, Minneapolis, MN 55422-4811  
 514899963 +Dawn Leeds, 1206 North Delaware Street, Paulsboro, NJ 08066-1321  
 514899965 Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021  
 515443041 +First Niagara Bank NA, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300,  
 Cherry Hill, NJ 08034-1511  
 514899968 Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240  
 514899970 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437  
 514899971 Pinnacle Mid-Atlantic Anes/NJ, PO Box 650782, Dallas, TX 75265-0782  
 514899972 Quest Diagnostics, PO Box 4911, Southeastern, PA 19398-4911  
 514899973 +Regional Diagnostic Imaging, PO Box 382, Huntingdon, PA 16652-0382  
 514899974 +Shatkin Cardiology, 1051 W. Sherman Avenue 3A, Vineland, NJ 08360-6931  
 514899975 +South Jersey Healthcare, PO Box 48274, Newark, NJ 07101-8474  
 514899976 +South Jersey Hospital, PO Box 48274, Newark, NJ 07101-8474  
 514899977 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 514899978 +Southern Regional Pathology As, PO Box 754, Millville, NJ 08332-0754  
 516504782 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 516504783 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515153731 +U.S. Bank National Association, as Trustee ET.AL, AMERICAS SERVICING COMPANY,  
 Attention: Bankruptcy Department, MAC# #D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203  
 514899980 +Vineland Ems, PO Box 1508, Vineland, NJ 08362-1508  
 514899981 Virtua Health, PO Box 6007, Bellmawr, NJ 08099-6007  
 514899982 +Wachspress, Rainear & Rana Cardiology, 1076 E Chestnut Avenue, Vineland, NJ 08360-5843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2019 00:07:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 19 2019 00:07:08 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514899949 +EDI: RMCB.COM Nov 19 2019 04:53:00 Amca, 4 Westchester Plaza Suite 110,  
 Elmsford, NY 10523-1615  
 514899951 +EDI: RMCB.COM Nov 19 2019 04:53:00 American Medical Collection,  
 2269 S Saw Mill River Road, Bldg 3, Elmsford, NY 10523-3848  
 514899950 +EDI: RMCB.COM Nov 19 2019 04:53:00 American Medical Collection, PO Box 1235,  
 Elmsford, NY 10523-0935  
 514899952 +EDI: WFFC.COM Nov 19 2019 04:53:00 Americas Servicing Co, P.O. Box 10328,  
 Des Moines, IA 50306-0328  
 514899955 E-mail/Text: info@chcollects.com Nov 19 2019 00:07:17 C&H Collection Services,  
 PO Box 1399, Merchantville, NJ 08109-0399  
 514899958 +EDI: WFNNB.COM Nov 19 2019 04:53:00 Comenity Bank/dressbrn, Po Box 182273,  
 Columbus, OH 43218-2273  
 514899960 +EDI: CCS.COM Nov 19 2019 04:53:00 Credit Collection Services, Two Wells Avenue,  
 Newton, MA 02459-3246  
 514899966 E-mail/Text: fnb.bk@fnfg.com Nov 19 2019 00:07:12 First Niagara Bank, 6950 S Transit Rd,  
 Lockport, NY 14094  
 514958453 E-mail/Text: fnb.bk@fnfg.com Nov 19 2019 00:07:12 First Niagara Bank, N.A.,  
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 514899967 EDI: IRS.COM Nov 19 2019 04:53:00 Internal Revenue Service, Bankruptcy Department,  
 955 South Springfield Avenue, Springfield, NJ 08071  
 518010000 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Nov 19 2019 00:07:09 KeyBank N.A.,  
 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518010001 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Nov 19 2019 00:07:10 KeyBank N.A.,  
4910 Tiedeman Rd, Brooklyn, Ohio 44144, KeyBank N.A., 4910 Tiedeman Rd,  
Brooklyn, Ohio 44144-2338  
514899969 +E-mail/Text: mpma1944@aol.com Nov 19 2019 00:07:08 Mpma Inc, Po Box 298,  
Millville, NJ 08332-0298  
515004902 EDI: Q3G.COM Nov 19 2019 04:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514899947 ##+Agape Medical Center, Timothy Rhyme MD. LLC, 1450 E. Chestnut Avenue Bldg Suite E,  
Vineland, NJ 08361-8467  
514899979 ##+Transworld Systems, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 17, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING  
COMPANY AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST  
BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRU nj.bkecf@fedphe.com  
Barbara J. Snavelly on behalf of Debtor Ruby S. Parrott jjresql@comcast.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING  
COMPANY AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST  
BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRU nj.bkecf@fedphe.com  
Joseph J. Rogers on behalf of Debtor Ruby S. Parrott jjresq@comcast.net, jjrogers0507@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp.,  
Home Equity Asset Trust 2006-5, Home Equity Pass-Through Certificates, Series 2006-5, U.S. Bank  
National, as Trustee rsolarz@kmlawgroup.com  
Robert L. Saldutti on behalf of Creditor First Niagara Bank NA rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com; kcollins@slgcollect.com

TOTAL: 8